WHAT IS CLAIMED IS:

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- 1. A prefabricated composite panel comprising:
- a frame including a plurality of spaced apart frame members having at least one flange;

a reinforcing layer fastened to said flange of at least one of said frame members; and

a concrete slab having a density of 400 to 1760 kg/m³ (25 to 110 pcf), wherein said concrete slab has a front face and a rear face, wherein said reinforcing layer and said flange are embedded in said slab, and another portion of said frame protrudes from said rear face of said slab.

- 2. The prefabricated composite panel of claim 1 wherein the concrete slab is aerated concrete.
- 3. The prefabricated composite panel of claim 1 wherein said elongated frame members are C-channel members comprising a web connected to said at least one flange and a second flange connected to the web spaced from said one flange.
- 4. The prefabricated composite panel of claim 1 wherein said at least one flange includes at least one tab and tab-opening, said concrete slab extending through said tab-opening.
- 5. The prefabricated composite panel of claim 1 wherein the reinforcing layer includes a slit and expanded metal lath.
 - 6. The prefabricated composite panel of claim 1 further comprising at least one opening in the panel which is partially bounded by said frame members.

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- 7. The prefabricated composite panel of claim 1 further comprising at least one outer member removably attached to said frame and bounding at least one edge of the panel.
- 8. The prefabricated composite panel of claim 1 further comprising at least one outer member permanently attached to said frame and bounding at least one edge of the panel.
 - 9. A prefabricated composite panel comprising: a concrete slab;

a frame including a plurality of spaced apart frame members having at least one flange, wherein said flange is embedded in said concrete slab; and

at least one opening disposed on said embedded flange, said concrete slab extending through said opening.

- 10. The prefabricated composite panel of claim 9 further comprising a tab adjacent said opening, said tab being embedded in concrete.
- 11. The prefabricated composite panel of claim 9 wherein said frame 20 members are C-channel members comprising a web connected to said at least one flange and a second flange connected to the web spaced from said one flange.
 - 12. The prefabricated composite panel of claim 10 wherein said tab is disposed on a flange and has an angled orientation with respect to said flange.
 - 13. The prefabricated composite panel of claim 9 further comprising a reinforcing layer attached to said frame members.
- 14. The prefabricated composite panel of claim 9 further including an opening in the panel.

- 15. The prefabricated composite panel of claim 9 further comprising at least one outer member removably attached to said frame and bounding at least one edge of the panel.
- 16. The prefabricated composite panel of claim 9 wherein said concrete slab is aerated concrete having a density of between 400 to 1760 kg/m³ (25 to 110 pounds per cubic foot).
 - 17. A prefabricated composite panel formed on a pouring pad comprising:

a frame including a plurality of spaced apart frame members;

a concrete slab having a front face and a rear face,

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an embedded portion of said frame embedded in said slab and an exposed portion of said frame protruding from said rear face; and

at least one outer member having a first portion removably fastened to said frame and a second portion configured to sealingly engage the pouring pad and retain the concrete within an area bounded by said outer member, said outer member being removable after the concrete cures.

- 18. The composite panel of claim 17 wherein said at least one outer member bounds at least one edge of the panel.
 - 19. The composite panel of claim 17 wherein said at least one outer member bounds the entire panel.
- 20. The composite panel of claim 17 wherein said at least one outer member is fastened to said frame by snapping or pressure fitting against said frame.
 - 21. A method of fabricating a composite building panel from concrete and a frame, the method comprising the steps of:

attaching at least one outer member to the frame such that said outer member is oriented upside down;

flipping the frame and said attached outer member over generally 180degrees such that said outer member is oriented right side up;

placing said outer member on a pouring pad, the frame being spaced above the pad by the outer member;

depositing a concrete slurry onto said pouring pad to a depth such that a portion of the frame is embedded in the concrete;

retaining the concrete within the frame at least partially with said outer member; and

curing the concrete.

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- 22. The method of claim 20 further comprising the step of removing the composite panel from said pouring pad with the outer member attached to the frame.
- 23. The method of claim 20 further comprising the step of attaching a reinforcing layer to the portion of the frame that is to be embedded in concrete prior to depositing the concrete.
- 24. A combination of prefabricated composite panels, comprising:
 two adjacent composite panels, each panel having a front face and a rear
 face, each panel having a frame member at an edge of the panel opposing the other
 said panel;

insulating material sandwiched between said opposing frame members; a plurality of fasteners fastening said opposing frame members together with said insulating material sandwiched between said frame members; and a seal between said adjacent panels at the front face of said panel.